

State of Colorado Defined Contribution Retirement Plan

Why consider The Hartford?

For 195 years we have been earning the trust and respect of our clients, one client at a time. Experience, information, people, innovation, and exceptional value are all key elements in a successful retirement plan. As one of your retirement plan's providers we rise to that challenge by providing intelligent and effective solutions. You are the inspiration – and beneficiary – of everything we offer.

Facts & Features

Contributions

State employee contributions are equal to 8%; employer contributions are equal to 10.15%; State Trooper contributions are equal to 10%; employer contributions are equal to 12.85%.

Vesting

100% vested immediately for both employee and employer contributions.

Distributions*

Distributable events may include:

- Retirement
- Death
- Disability
- Termination of Employment

Investment Choices

The Hartford conducts extensive qualitative and quantitative analyses across multiple institutional and retail databases to identify well known managers representing all asset classes and actively managed investment styles.

- Hartford International Capital Appreciation
- Baron Small Cap
- AmBeacon Small Cap Value
- Artisan MidCap Value
- Munder Mid-Cap Core Growth
- Growth Fund of America
- Davis NY Venture
- SSgA S&P 500 Flagship
- Hotchkis Wiley Large Cap Value
- American Century Strategic Alliance: Aggressive
- American Century Strategic Alliance: Moderate
- American Century Strategic Alliance: Conservative
- Hartford Total Return Bond HLS
- SEI Stable Value Fund

Competitive Fee Structure

No administrative fee
No surrender charge
No transfer fee

Program Flexibility

- 100% transferability among investment options
- Automatic rebalancing option
- Dollar cost averaging option
- Interactive website
- Morningstar ClearFuture Investment Guidance
- Toll free account access

Local Service

To schedule individual meetings or to speak with your local representative, please call Donna Delong or Andy Blunt at (303) 645-8513 or toll free at 800-525-7418, Ext. 58513.

Toll Free Account Access and Hartford Online Access

- 24/7 Voice Response Unit availability
- 24/7 Internet Access at retire.hartfordlife.com
- Customer Service Representative available from 6:00 a.m. to 6:00 p.m. MST

For complete information about The Hartford Program, please contact The Hartford Service Center at 1-800-528-9009, or your local representative, Donna Delong at 1-800-525-7418, ext. 58609.

¹ Dollar Cost Averaging involves continuous investing, regardless of fluctuating price levels. Investors should consider their ability to continue purchasing units/shares during periods of fluctuating prices. DCA does not ensure a profit or protect against loss in a declining market environment, but it can be a sound investment strategy.

* Withdrawals are subject to ordinary income tax, and if taken prior to age 59½, a 10% federal income tax penalty may apply.

"The Hartford" is The Hartford Financial Services Group, Inc. and its subsidiaries, including issuing company Hartford Life Insurance Company.

The Possibilities program is funded by a group variable funding agreement contract (HL-16553 and HL-16553 (NY)) issued by Hartford Life Insurance Company (Simsbury, CT).

This presentation must be preceded or accompanied by currently effective disclosure documents (including the Program Overview, Program Highlights, Investment Option Fee Schedule and applicable historical investment option performance information). Read this material carefully before you invest or send money.

This information is written in connection with the promotion or marketing of the matter(s) addressed in this material. This information cannot be used or relied upon for the purpose of avoiding IRS penalties. These materials are not intended to provide tax, accounting or legal advice. As with all matters of a tax or legal nature, you should consult your own tax or legal counsel for advice.



Group #:150178 06/06/2008

Important Information about your Investment Choices

For the Period Ending 05/31/2008

Investment Choice	Underlying Fund Share Class	Invest Mgmt Fee	12b-1 Fee	Other Exp	Total Annual Underlying F.O.E. [†]	Program and Admin Expense ^{††}	Total Fees & Charges	Fees Received by The Hartford from Underlying Funds ^{†††}
International/Global								
Hftd Intl Grw HLS	IA	0.80%	0.00%	0.08%	0.88%	0.00%	0.88%	.55
Small Cap								
AmBeacon SC Val	PLN	0.75%	N/A	0.29%	1.05%	0.00%	1.05%	.25
Baron Small Cap	I	1.00%	0.25%	0.06%	1.31%	0.00%	1.31%	.4
Mid Cap								
Artisan MidCap Value	INV	0.94%	N/A	0.25%	1.20%	0.00%	1.20%	.35
Munder MC Core Grw	A	0.82%	0.25%	0.24%	1.32%	0.00%	1.31%	.45
Large Cap								
AF Growth Fund Amer	R4	0.24%	0.25%	0.17%	0.66%	0.00%	0.66%	.35
Davis NY Venture	A	0.48%	0.25%	0.13%	0.86%	0.00%	0.86%	0.25%+\$12/participant
Hotchkis Wiley LCVAl	A	0.77%	0.25%	0.21%	1.23%	0.00%	1.23%	.5
SSgA S&P 500 Flgshp	II	0.35%	0.00%	0.00%	0.35%	0.00%	0.35%	.33
Asset Allocation/Balanced								
AmCent Str-All: Agg	INV	1.18%	N/A	0.00%	1.18%	0.00%	1.18%	.35
AmCent Str-All: Mod	INV	1.05%	N/A	0.00%	1.05%	0.00%	1.05%	.35
AmCent Str-All: Cons	INV	0.99%	N/A	0.00%	0.99%	0.00%	0.99%	.35
Bond								
Htfd TotRet Bond HLS	IA	0.46%	0.00%	0.04%	0.50%	0.00%	0.50%	.37
Stable Value/Money Market								
SEI Stable Asset	Class 4	0.65%	0.00%	0.00%	0.65%	0.00%	0.65%	.5

You should carefully consider the investment objectives, risks, charges and expenses of The Hartford's group variable funding agreements and their underlying funds before investing. This and other information can be found in the prospectus or disclosure documents, where applicable. To obtain the applicable disclosure documents or the underlying fund prospectuses call 1-800-255-2464. Read them carefully before you invest or send money.

This table shows only the asset-based fees, charges and expenses deducted daily and associated with the investment choices of the group variable funding agreement. Please refer to the product prospectus or disclosure documents, as applicable, for information on other fees and charges that may apply to your plan's contract such as a contingent deferred sales charge, annual maintenance fee, and other fees or charges, if applicable.

[†] These are the Total Annual Fund Operating Expenses for each underlying fund as of its year-end. Total Annual Fund Operating Expenses are the expenses that are deducted from fund assets, including management fees, Rule 12b-1 distribution and/or service fees, and other expenses. Actual fees and expenses for the underlying funds vary daily. As a result, the fees and expenses for any given day may be greater or less than the Total Annual Fund Operating Expenses listed above in the table. More detail concerning each underlying fund's fees and expenses is contained in the prospectus for each fund.

^{††} This reflects the Program and Administrative Expense deducted from the assets of the Separate Account. For some Contracts, the Program and Administrative Expense is deducted from Separate Account assets on a daily basis at the annual rate shown above. For other Contracts, the Program and Administrative Expense is deducted on a quarterly basis at the annual rate shown above. If the Program and Administrative Expense under a Contract is insufficient to cover actual costs incurred by us, we will bear the loss. If the Program and Administrative Expense exceeds these costs, we will keep the excess as profit. We may use these profits, as well as fees and payments received from the fund families, for any proper corporate purpose, including, among other things, payment of sales expenses, including our expenses of paying compensation to broker-dealers, financial institutions and other persons for selling the Contracts. We expect to make a profit from the program and administrative charge.

^{†††} The Hartford receives these fees and payments with respect to the underlying funds that are offered as investment choices to your Plan through the Contract. We consider these fees and payments, among a number of other factors, when deciding to include a fund in the menu of Funds that we offer through the Contract. We receive these fees and payments under agreements between The Hartford and the principal underwriters, transfer agents, investment advisors and/or other entities related to the Funds. These fees and payments may include asset based sales compensation and service fees under distribution and/or servicing plans adopted by funds pursuant to Rule 12b-1 under the Investment Company Act of 1940. They may also include administrative service fees and additional payments, expense reimbursements and

compensation sometimes referred to as "revenue sharing" payments. We receive these fees and payments for our own account and expect to make a profit on the amount of the fees and payments that exceed our own expenses, including our expenses of paying compensation to broker-dealers, financial institutions and other persons for selling the Contracts. Some of the funds are part of our own affiliated family of funds. In addition to any fees and payments The Hartford may receive with respect to those funds, one or more of our affiliates receives compensation from the funds, including among other things a management fee and Rule 12b-1 fees from the funds.

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Hartford Life Insurance Company 200 Hopmeadow Street * Simsbury, CT 06089

Group #:150178 06/06/2008

Hartford Life Insurance Company

Separate Accounts Performance
For the Period Ending 05/31/2008

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Investment Choice	Morningstar Category	Total Return				Average Annual Total Return					SI	Inception
		Month	Qtr	YTD	1 Yr.	3 Yr.	5 Yr.	10 Yr.				
International/Global												
Hftd Intl Grw HLS ⁴	Foreign Large Growth	1.49%	1.73%	-10.97%	0.32%	16.35%	18.49%	N/A	9.88%	04/30/01		
Small Cap												
AmBeacon SC Val ¹	Small Value	3.96%	10.45%	3.72%	-13.13%	6.09%	13.55%	N/A	12.04%	03/01/99		
Baron Small Cap ¹	Small Growth	3.19%	7.05%	-6.38%	-5.04%	8.60%	13.31%	9.95%	N/A	10/01/97		
Mid Cap												
Artisan MidCap Value ³	Mid-Cap Value	6.29%	11.17%	8.29%	-3.17%	10.63%	16.98%	N/A	14.10%	03/28/01		
Munder MC Core Grw ³	Mid-Cap Growth	3.68%	6.85%	-2.98%	0.47%	12.66%	16.78%	N/A	9.96%	07/03/00		
Large Cap												
AF Growth Fund Amer	Large Growth	3.03%	6.85%	-0.24%	1.16%	11.86%	13.06%	10.41%	N/A	12/01/73		
Davis NY Venture	Large Blend	1.40%	5.40%	-2.47%	-5.93%	9.15%	12.07%	6.97%	N/A	02/17/69		
Hotchkis Wiley LCVal	Large Value	0.36%	4.67%	-5.12%	-22.40%	0.37%	9.61%	6.19%	N/A	06/24/87		
SSgA S&P 500 Flgshp ⁵	N/A	1.28%	5.70%	-3.95%	-7.01%	7.21%	9.41%	3.87%	N/A	03/01/96		
Asset Allocation/Balanced												
AmCent Str-All: Agg ²	Large Blend	2.04%	5.83%	-2.26%	2.64%	11.73%	12.54%	7.46%	N/A	02/15/96		
AmCent Str-All: Mod ²	Moderate Allocation	1.21%	4.03%	-1.43%	2.05%	9.52%	10.27%	6.81%	N/A	02/15/96		
AmCent Str-All: Cons ²	Conservative Allocation	0.55%	2.37%	-0.39%	2.07%	6.61%	7.08%	5.74%	N/A	02/15/96		
Bond												
Hftd TotRet Bond HLS	Intermediate-Term Bond	-0.48%	-0.92%	0.31%	3.68%	3.47%	3.66%	5.74%	N/A	08/31/77		
Stable Value/Money Market												
SEI Stable Asset	N/A	0.32%	0.93%	1.57%	3.78%	3.88%	3.75%	4.69%	N/A	08/01/90		

PAST PERFORMANCE IS NOT INDICATIVE OF FUTURE RESULTS. Total return includes capital appreciation (depreciation), realized gains (losses), plus dividend or interest income. The investment return and principal value of an investment will fluctuate so that when units/shares are redeemed they may be worth more, or less, than the original cost. Results shown do not take into account personal income taxes or capital gains taxes. Current performance may be lower or higher than the performance data quoted. For current performance information to the most recent month-end, refer to our website at <http://retire.hartfordlife.com>.

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* Returns are net of total fund operating expenses. Your plan may also be subject to a Program and Administrative charge. Refer to a current fee schedule for charges applicable to your plan.

Investments in the *Possibilities* program are available through group variable funding agreements (HL-16553, 16553NY) issued by Hartford Life Insurance Company (Simsbury, CT) and underwritten and distributed by Hartford Securities Distribution Company (Simsbury, CT). Total return includes capital appreciation (depreciation), realized gain (loss), plus reinvested dividend or interest income. Results shown do not take into account personal income taxes or capital gains taxes. Nor does the performance reflect the deduction of any plan charges which may be assessed to plan participants. With respect to all performance displayed, where inception of the underlying fund precedes that of the separate account, performance is given since the inception of the underlying fund (whereas the inception date for Separate Account 457 is 12/31/1998, and the inception date for Separate Account 14 is 3/15/2005). In such cases, the performance given is hypothetical and is based on the actual performance of the underlying fund.

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- 1 Small Cap stocks generally have higher risk and return characteristics than large-company stocks.
- 2 The fund's investments are concentrated in a specific industry or sector, and are subject to greater risk than traditional diversified equity funds.
- 3 Mid Cap stocks generally have higher risk and return characteristics than large-company stocks.
- 4 Investments in foreign securities may involve different and additional risks associated with foreign currencies, investment disclosure, accounting, securities regulation, commissions, taxes, political or social instability, war or expropriation.
- 5 The State Street Global Advisers index funds are commingled trust investment vehicles for which State Street Global Advisers serves as trustee.

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